Certificate of Electronic Submission I hereby certify that this correspondence is being submitted electronically to the U.S. Patent and Trademark Office on October 6, 2008 (Date of Submission)	ENTER AMENDMENT	
FRANK C. NICHOLAS (33,983) Name of applicant, assignee or registered representative	C GRAHAM 10/18/08	
/FRANK C. NICHOLAS/ Signature		
October 6, 2008 Date of Signature		
		PATENT Case No. 1330/4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:)	
-PP	ORAZIO PATER, et al.)	
)	Group Art Unit No.: 3692
Serial No.:	10/007,838)	
)	Examiner: GRAHAM, C. B
Filing Date:	NOVEMBER 8, 2001)	
)	Conf. No.: 7630
Title:	ELECTRONIC PAYMENT)	
	SYSTEM AND METHOD)	

RESPONSE TO OFFICE ACTION DATED AUGUST 6, 2008

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This is in response to a Final Office Action dated August 6, 2008.